



JOSEPH R. BIDEN, III
ATTORNEY GENERAL

DEPARTMENT OF JUSTICE
820 NORTH FRENCH STREET
WILMINGTON, DELAWARE 19801

PHONE (302) 577-8338
FAX (302) 577-2601

IDENTITY THEFT

Identity theft is a serious and growing problem. The Attorney General and the Consumer Protection Unit of the Department of Justice urge consumers to join with them to prevent identity theft. Here is the information you need to join in this effort.

What is Identity Theft?

- Criminal theft of your personal information for illegal purposes
- Stolen social security numbers, birth dates, credit card numbers and bank account information are used to get bogus drivers' licenses, utility services, credit cards, loans, government benefits and merchandise
- Criminals use stolen identities to conduct scams, commit crimes and avoid arrest
- Problems caused by identity thefts are easier to prevent than to fix

Am I at risk?

- Virtually every American today is at risk
- In 2004, 553 Delaware residents reported identity theft to the FTC
- Trust your instincts. If you feel uncomfortable about doing business with someone, or feel pressured to give up your confidential information, walk away or hang up.

How can I protect my good name?

- Remove Social Security cards, PIN numbers and passwords from wallets and purses
- Carry only as many credit cards as you absolutely need
- Keep copies of all bank account numbers and the front and back of all credit cards in a secure place
- Never give personal information over the phone or on the Internet unless the connection is secure and you initiated the call, inquiry or purchase
- Deal only with reputable vendors and guard your receipts
- Check bills and credit card statements for unauthorized charges and report discrepancies
- Keep sensitive financial and private information locked away

- Shred all papers containing personal, confidential or financial information
- Buy a locked mailbox for incoming mail and put outgoing mail in a secured mailbox
- Use passwords that are difficult for someone else to guess
- Never provide personal or financial information to unsolicited email or telephone requests
- Use anti-virus and anti-spyware protection on your computer.
- Don't open attachments or download files from unknown sources
- Order your annual free credit report from the three credit reporting agencies at 877-322-8828 or at www.annualcreditreport.com. Carefully review each report for unauthorized accounts or debts

What should I do if I suspect Identity Theft?

- Report the theft to your local police department. Immediately alerting local law enforcement to the crime may help locate the thief and stop others from being victimized. Reporting gives you proof that you acted diligently and provides you with a police report, complaint number or similar record which may be required by your creditors
- Contact The Attorney General's Consumer Protection Unit at (800) 220-5424 to obtain the Identity Theft Victim Kit which will guide you step by step on what you need to do to report and document the incident. The Kit is also available at the Attorney General's website at www.state.de.us/attgen
- Take seriously any communication you receive alerting you to possible security breaches of your confidential information kept by businesses. Check with the business or the Consumer Protection Unit if you have doubts as to the legitimacy of the alert. Delaware law requires businesses to alert consumers if their confidential information has been lost or stolen. The business is required to tell consumers what they need to do to protect themselves
- Report the theft to the three major credit bureaus and ask them to place a "fraud alert" on your credit report. Order your credit report and review it carefully for any authorized credit activity. Give the credit bureaus your file or complaint number from the police report and any other information they may need.

The three major credit bureaus are:

Equifax

P.O. Box 740241

Atlanta, GA 30374-0241

www.equifax.com

(800) 525-6285

Experian

P.O. Box 9532

Allen, TX 75013

www.experian.com

(888) 397-3742

TransUnion

P.O. Box 6790

Fullerton, CA 92834-6790

www.transunion.com

(800) 680-7289

Gather all of your credit card, bank account and other creditor information (such as utilities, cable, etc.). Contact the fraud departments of each creditor and ask that a “fraud alert” be placed on your account. If there are illegal charges on your accounts, most creditors will ask you to submit a written report of the fraud, along with a police report, or police complaint number or file number.

Report the theft to the Federal Trade Commission (“FTC”) which maintains a confidential, national Identity Theft database, and may also be able to assist in pursuing identity thieves through federal channels. You can reach the FTC at (877) 438-4338 or www.ftc.gov.